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PATENT  
Attorney Docket No.: 16222U-016100US  
Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By: / Sally Zumba /

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

DAVIS, STEVE

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC  
COMMERCE CARD TRANSACTIONS

Customer No.: 66945

Confirmation No. 2931

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 4, 2007, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 9 of this paper.